

PUBLIC PROTECTION CABINET
Department of Insurance
Division of Property and Casualty
(As Amended at ARRS, April 13, 2021)

806 KAR 14:090. Grouping for preferential treatment prohibited.

RELATES TO: KRS 304.12-080~~[KRS 304.14]~~, 304.13-051, 304.14-120

STATUTORY AUTHORITY: KRS 304.2-110

NECESSITY, FUNCTION, AND CONFORMITY: KRS 304.2-110 authorizes the Commissioner of Insurance to promulgate administrative regulations necessary for or as an aid to the effectuation of any provision of the Kentucky Insurance Code, as defined in KRS 304.1-010 ~~[KRS 304.2-110 provides that the Executive Director of Insurance may make reasonable rules and administrative regulations necessary for or as an aid to the effectuation of any provision of the Kentucky Insurance Code].~~ [The function of] This ~~[This]~~ administrative regulation prohib-
its/is to prohibit ~~[prohibits]~~ the grouping of persons or risks~~[risk]~~~~[risks]~~ for [the] preferential treatment in insurance rates or forms.

Section 1. A ~~[No]~~ form, plan, or policy of insurance covering any group or combination of persons~~[person]~~~~[persons]~~ or risks~~[risk]~~~~[persons or risks]~~, other than life or health insurance, shall not be written or delivered within or outside the Commonwealth of Kentucky to cover a Kentucky person ~~[persons]~~ or risk ~~[risks]~~ at any preferred rate or form other than that offered to ~~[persons not in such group, and]~~ the public generally, unless the ~~[such]~~ form, plan, or policy and the rate~~[rates]~~ or premium~~[premiums]~~ to be charged ~~[therefor]~~ have been submitted to~~[to]~~ and approved by the Commissioner ~~[Executive Director]~~ of Insurance.

CONTACT PERSON: Abigail Gall, Executive Administrative Secretary, 500 Mero Street, Frankfort, Kentucky 40601, phone +1 (502) 564-6026, fax +1 (502) 564-1453, email abigail.gall@ky.gov.